Banking

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KESHAVAN A

Statement Period: Aug 1, 2017 to Aug 31, 2017

Your Citibank Account Statement as on Sep 1, 2017

Branch Address:
****
CITIBANK N.A
NO. 5 MG ROAD,
BENGALURU - 560001
LOS: 29-KARNATAKA
GSTIN : 29AAACC0462F1Z0

Branch Phone No : 08067739333
IFSC : CITI0000004
MICR code : 560037002

A summary of your relationship/s with us:

Net Relationship Value for AUG-17 (INR) = 0.00

Relationship Type	Currency	Assets	Liabilities
Current Account(s)		-	-
Savings Account(s)	INR	31260.00	-
USD Checking A/C(s)		-	-
Deposits Account(s)		-	-
Investments		-	-
Overdrafts		-	-
Loans : Principal O/S		-	-
Cards : Latest Bills		-	-
Insurance		-	-
Share Trading A/C(s)		-	-
TOTAL (INR)		**31260.00**	**-**

Place of Supply : 29-KARNATAKA

HOLDERS

1. KESHAVAN A

Nominee Details for the following Accounts/Deposits

1. 54XX0XXX15 NOMINEE NOT REGISTERED

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Statement Period: Aug 1, 2017 to Aug 31, 2017

Your Citibank Account Statement as on Sep 1, 2017

Savings Account Details for Account Number: 5-4XX0XX-X15 In INR

Home

Opening Balance: 0.00

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
30Aug17	SALARY CREDIT : SALARY CREDIT FROM ALTISOURCE BUSINESS SOLUTNS PL-GOA		41260.00	
30Aug17	IMPS OUTWARD ORG IMPSTO 914010034855112 CTB REF NO:-724213009609 find	10000.00		31260.00
	CLOSING BALANCE	**10000.00**	**41260.00**	**31260.00**
	FUNDS ON EARMARKING / HOLD			**0.00**
	CLOSING AVAILABLE BALANCE			**31260.00**

Net Relationship Value (NRV) is an aggregate of the average value of certain relationships you hold with us, calculated on a monthly basis. It not only considers the savings balance in your account but also includes your fixed deposits (FD's), investments & insurance policies taken through Citibank, outstanding principal on Citibank Home Loans and a part of the holdings in your Citibank Demat Account.
For example, if you have subscribed to investments worth Rs. 1.5 lakhs through your Citibank account and have Rs. 50,000 in an FD, then your NRV is Rs. 2 lakhs, even if the balance in the savings account is nil.

Below is a working example of how the NRV is calculated:

Holdings	Rs.	Description
a) Current/Savings Account	25,000	Average for the Month,Calculated based on total of daily end of day balance/total number of days.
b) Fixed Deposit	25,000	Daily end of day balances Principal amount/total number of days.
c) Mutual Funds	40,000	Daily end of day balances/total number of days
d) Loans against securities	25,000	Daily end of day balances/total number of days
e) Demat Holdings	1,00,000	25% of the demat average balance.Demat average balance=Sum (non pledged shares x Market rate)
f) Insurance Premium	10,000	Sum of total premium paid**
g) Mortgage/Home Loan	5,00,000	Outstanding principal amount
Average Monthly Relationship Value	6,50,000	a+b+c+d+25%xe+f+g

**Towards active indivdual life insurance policies with the account holder as proposer.

W.e.f. 1st April 2015, you will get an additional one month to build up your Net Relationship Value (NRV) in case it falls below the required threshold. Further, we have revised the NRV non-maintenance charges to only 1% of the NRV shortfall or Rs. 600, whichever is lower, applicable only if you are not able to maintain the NRV by the end of the next month. The shortfall will be calculated on the higher NRV maintained across the two consecutive months.

For Example: Account with monthly NRV threshold = Rs. 1 lakh;
Scenario 1: Your monthly NRV is Rs. 80,000 and hence, shortfall = Rs. 20,000 -> Charge levied on your account @ 1% of Rs. 20,000 or Rs. 600, whichever is lower; therefore, charge = Rs. 200
Scenario 2: Your monthly NRV is Rs. 30,000 and hence, shortfall = Rs. 70,000 -> Charge levied on your account @ 1% of Rs. 70,000 or Rs. 600, whichever is lower; therefore charge = Rs. 600

Please note that the above example is for illustration purpose only.Threshold for the account varies basis the type of account held with the bank.

To know more on how to build up your NRV and to help you understand the above changes better, please visit www.citi.co.in/nrvfaq.htm.

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CITIBANK NEVER ASKS FOR YOUR PIN, OTP, CVV AND IPIN

Citibank, Reserve Bank of India or Income tax department would never ask you for your personal or confidential information like Card / Bank account details, ATM PIN, Internet PIN, One Time Password (OTP), Online Authorization Code (OAC) over an email, SMS, IVR or outbound telephone call.

Did You Know?

Phishing is the fraudulent practice of sending emails claiming to be from reputable companies (including RBI, Income tax department) in order to induce individuals to reveal personal information, such as passwords and card details, online.

Vishing is the act of using the telephone (Mobile/Landline/IVR) in an attempt to scam the user into surrendering private information that will be used for identity theft such as income tax refund, card activation or upgrade, rewards redemption etc.

Smishing is type of phishing attack where mobile phone users receive text / Multimedia (MMS) messages containing a Web site hyperlink, which if clicked would download a Trojan horse (spread viruses) to the mobile phone.

Let us take you through the tips to safeguard your account from such fraudulent attempts.

Do's

- ☑ Review your bank details periodically for any transactions that are not initiated by you.
- ☑ Look for secure session indicators like https:// and padlock 🔒 on web sites that require personal information.
- ☑ Use updated anti-virus software and firewall software.
- ☑ Communicate information such as credit card numbers or account information only via a secure website or IVR.
- ☑ Ensure that your browser is up to date and security patches applied.
- ☑ If you reveal your bank account details mistakenly, report the theft of this information to the bank immediately.
- ☑ Always TYPE the bank's address (www.citibank.com/india) in your browser URL field to access and login to your account, rather than clicking through a hyper-link.

Don'ts

- ☒ Never click on hyperlinks within emails, instead verify the URL independently.
- ☒ Never reply to emails that seek personal information.
- ☒ Never respond to offers of money from abroad.
- ☒ Never respond to/ make remittances/ participate in schemes or offers from unknown entities.
- ☒ Do not reply to emails or SMS' claiming that the recipient has won a substantial sum of money in an online lottery or promotion.
- ☒ Avoid filling out forms in email messages that ask for personal financial information.
- ☒ Don't click or forward links in an email, instant message, or chat from unknown senders or if you suspect the authenticity of the message
- ☒ Never share confidential details like Card number, Card expiry date, CVV, OTP, Internet Password with anyone when you receive any unsolicited calls, SMS, IVR or email seeking for card activation or upgrade, income tax refund, reward point redemption. This could lead to fraud as Citibank will never ask for these details.

In case of any concern or clarification, please reach out to 24x7 CitiPhone helpline.

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Transfer funds

Apply for select products

Pay Citi credit card bill

Fast cash withdrawal

PIN change

Request for a cheque book

Balance inquiry

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